

The U.S. Small Business Administration's Role in Recovery

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FEMA often refers disaster survivors to the U.S. Small Business Administration (SBA) to apply for a low-interest disaster loan. Disaster loans are an important part of federal assistance, and can help homeowners, renters, businesses of all sizes and some nonprofits recover.

When you apply for FEMA disaster assistance, you might be referred to the SBA

- **SBA disaster loans are the largest source of federal disaster recovery funds for survivors.** SBA offers long-term, low-interest disaster loans to businesses of all sizes, private nonprofit organizations, homeowners and renters.
- SBA disaster loans have very favorable terms with fixed interest rates, automatic 12-month payment deferment with 0% interest for the first 12 months.

SBA loans can be a significant part of your recovery.

- Applying for an SBA loan allows FEMA to consider you for other types of assistance, including damage to automobiles, essential household items and other disaster-related expenses.
- It's free to apply, and you don't have to accept the loan if you're approved.
- [If you decide not to accept the loan, you may request reacceptance within six months.](#) You can reactivate your application if you discover more damage or if your insurance settlement is not enough to cover repairs.
- If the SBA finds you ineligible, they may refer you back to FEMA, which can then evaluate you for additional aid.

Rebuild stronger.

- FEMA grants and SBA disaster loans work together to repair damage and advance your recovery.



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Page 1 of 2

- SBA disaster loans can be used to make property improvements that eliminate future damage or can save lives. Disaster loans can be increased by up to 20% to make building upgrades or improvements to mitigate future damage.
- For more information about the SBA, call the SBA's Customer Service Center at 1-800-659-2955 (dial 7-1-1 to access telecommunications relay services) or email DisasterCustomerService@sba.gov
- To apply for an SBA disaster loan, visit DisasterLoanAssistance.sba.gov or scan the QR Code below:
- For more information about the SBA, call the SBA's Customer Service Center at 1-800-659-2955 (dial 7-1-1 to access telecommunications relay services) or email DisasterCustomerService@sba.gov
- To apply for an SBA disaster loan, visit DisasterLoanAssistance.sba.gov
- To apply for assistance, visit DisasterAssistance.gov, download the [FEMA App](#) or call the FEMA Helpline at 1-800-621-3362. If you use a relay service such as video relay service (VRS), captioned telephone service or others, give FEMA your number for that service when you apply.
 - To find a Disaster Recovery Center, where FEMA specialists can help you apply and answer questions in-person, visit fema.gov/drc.



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